

## LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - **All Filers Are Required To Complete This Page**

1. Registrant Name:

**AMERICAN BANKERS ASSN**

2. Address:

1120 Connecticut Ave NW, Washington, DC 20036

3. Principal place of business (if different from line 2):

4. Contact Name: C. DAWN CAUSEY

Telephone: 2026635434

E-mail (optional): dcausey@aba.com

Senate ID #: 1785-12

House ID #:

7. Client Name:  Self

## TYPE OF REPORT

8. Year 2007 Midyear (January 1 - June 30):  **OR** Year End (July 1 - December 31):

9. Check if this filing amends a previously filed version of this report:

10. Check if this is a Termination Report:  => Termination Date: \_\_\_\_\_ 11. No Lobbying Activity:

## INCOME OR EXPENSES

Complete Either Line 12 **OR** Line 13

### 12. Lobbying Firms

**INCOME** relating to lobbying activities for this reporting period was:

Less than \$10,000:

\$10,000 or more:  => Income (nearest \$20,000): \_\_\_\_\_

Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).

### 13. Organizations

**EXPENSES** relating to lobbying activities for this reporting period were:

Less than \$10,000:

\$10,000 or more:  => Expenses (nearest \$20,000): 2,640,000.00

### 14. Reporting Method.

Check box to indicate expense accounting method. See instructions for description of options.

- Method A.** Reporting amounts using LDA definitions only  
 **Method B.** Reporting amounts under section 6033(b)(8) of the Internal Revenue Code  
 **Method C.** Reporting amounts under section 162(e) of the Internal Revenue Code

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: ACC (one per page)

16. Specific lobbying issues:

Pending regulatory proposals on Sarbanes-Oxley Act Section 404 accounting rules.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: MILLER, SARAH A.

Covered Official Position (if applicable): N/A

Name: PAPAGEORGIOU, PHEOBE

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: AGR (one per page)

16. Specific lobbying issues:

P.L. No. 109-467, amending the Farm Security and Rural Investment Act to extend a suspension of limitation on the period for which certain borrowers are eligible for guaranteed assistance. S. 286, the Rural Economic Investment Act of 2007. (all provisions) H.R. 833, the Rural Communities Investment Act of 2007. (all provisions) H.R. 2419, the 2007 Farm Bill (Proposals to increase the Farm Credit System's lending powers. (Horizons Project)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BALLENTINE, JAMES  
Covered Official Position (if applicable): N/A  
Name: BLANCHFIELD, JOHN  
Covered Official Position (if applicable): N/A  
Name: BLOCKLIN, PETER L.  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CLARK, JAMES  
Covered Official Position (if applicable): N/A  
Name: CLAYTON, KENNETH J.  
Covered Official Position (if applicable): N/A  
Name: DAVIES, DIONNE M.  
Covered Official Position (if applicable): N/A  
Name: EARLY, KERRY  
Covered Official Position (if applicable): N/A  
Name: FISHER, DONNA J.  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A  
Name: MORDI, FRAN  
Covered Official Position (if applicable): N/A  
Name: PIGG, GERALD JOSEPH  
Covered Official Position (if applicable): N/A  
Name: SEYFRIED, LARRY  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A  
Name: SMITH, SHAWN  
Covered Official Position (if applicable): N/A  
Name: SOWERS, SEAVER  
Covered Official Position (if applicable): N/A  
Name: STONER, FLOYD  
Covered Official Position (if applicable): N/A  
Name: YINGLING, EDWARD L.  
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: BAN (one per page)

16. Specific lobbying issues:

S. 163, Small Business Disaster Response and Loan Improvements Act of 2007. (all provisions) S. 413, Community Choice in Real Estate Act. (all provisions) S. 869, the Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act of 2007. (all provisions) S. 927, Catastrophe Savings Accounts Act of 2007. (all provisions) S. 1176, the Credit Card Minimum Payment Warning Act. (all provisions) S. 1299, Borrower's Protection Act of 2007. (all provisions) S. 1309, the Universal Default Prohibition Act of 2007 | To amend the Truth in Lending Act to prohibit universal defaults on credit card accounts. S. 1395, the Stop Unfair Practices in Credit Cards Act of 2007. (all provisions) H.R. 2, the Small Business and Work Opportunity Act of 2007. (Statement for the record) H.R. 41, the Business Checking Fairness Act of 2007. (all provisions) H.R. 111, the Community Choice in Real Estate Act. (all provisions) H.R. 873, the Credit Card Payment Fee Act of 2007 | To amend the Truth in Lending Act to prohibit fees by creditors for payments on credit card accounts by electronic fund transfers. (all provisions) H.R. 890, the Student Loan Sunshine Act. (all provisions) HR 946, the Consumer Overdraft Protection Fair Practices Act | To extend the protections of the Truth in Lending Act to overdraft protection programs and services provided by depository institutions. H.R. 1066, the Depository Institution Community Development Investments Enhancement Act. (all provisions) H.R. 1314, the Photo Identification Security Act. (all provisions) H.R. 1361, the Relief for Entrepreneurs: Coordination of Objectives and Values for Effective Recovery Act of 2007. (RECOVER Act) (all provisions) H.R. 1461, the Consumer Credit Protection Act. (all provisions) H.R. 1508, the Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act of 2007. (all provisions) H.R. 1510, the Credit Card Repayment Act of 2007. (all provisions) H.R. 1515, to amend the Housing and Community Development Act of 1974 to treat certain communities as metropolitan cities for purposes of the community development block grant program. (all provisions) H.R. 1787, the Catastrophe Savings Accounts Act of 2007. (all provisions) H.R. 1849, the Credit Union Small Business Lending Act. (all provisions) H.R. 2146, the Universal Default Prohibition Act of 2007 | To amend the Truth in Lending Act to prohibit universal defaults on credit card accounts. Proposals to address anticipated mortgage foreclosures. Proposals to address predatory lending practices in the subprime mortgage market. Private Student Loan Transparency and Improvement Act. (draft proposal) Statement for the record on credit cards, before the Senate Banking Committee. Statement for the record on credit cards and the payment card industry, before the House Financial Services Committee. Statement for the record on the effectiveness of disaster lending by the Small Business Administration in the aftermath of the Hurricanes Katrina, before the House Small Business Committee. Statement for the record on the Suspicious Activity Report process and Bank Secrecy Act compliance requirements, before the House Financial Services Committee.

17. House(s) of Congress and Federal agencies contacted:  
HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE  
Covered Official Position (if applicable): N/A  
Name: BALLENTINE, JAMES  
Covered Official Position (if applicable): N/A  
Name: BEHRAM, SEPIDEH  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CHESSEN, JAMES  
Covered Official Position (if applicable): N/A  
Name: CLARK, JAMES  
Covered Official Position (if applicable): N/A  
Name: CLAYTON, KENNETH J.  
Covered Official Position (if applicable): N/A  
Name: DAVIES, DIONNE M.  
Covered Official Position (if applicable): N/A  
Name: EARLY, KERRY  
Covered Official Position (if applicable): N/A  
Name: GARUCCIO, PETER  
Covered Official Position (if applicable): N/A  
Name: LEGGETT, KEITH  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Name: MILLER, SARAH A.  
Covered Official Position (if applicable): N/A  
Name: PAPAGEORGIOU, PHEOBIE  
Covered Official Position (if applicable): N/A  
Name: PARIDON, CHRISTOPHER  
Covered Official Position (if applicable): N/A  
Name: PIGG, GERALD JOSEPH  
Covered Official Position (if applicable): N/A  
Name: RIESE, RICHARD  
Covered Official Position (if applicable): N/A  
Name: SEYFRIED, LARRY  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A  
Name: SHAPIRO, ANDREW  
Covered Official Position (if applicable): N/A  
Name: SMITH, SHAWN  
Covered Official Position (if applicable): N/A  
Name: SOWERS, SEAVER  
Covered Official Position (if applicable): N/A  
Name: STONER, FLOYD  
Covered Official Position (if applicable): N/A  
Name: YINGLING, EDWARD L.  
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: BUD (one per page)

16. Specific lobbying issues:

S.Con. Res. 21, fiscal year 2008 budget resolution. (credit card payments reporting proposal, tax gap provisions) H.J. Res. 20, omnibus appropriations and continuing resolution. (all provisions, including proposed amendment concerning competitiveness of U.S. financial services industry) H.Con. Res. 99, fiscal year 2008 budget resolution. (credit card payments reporting proposal, tax gap provisions) H.R. 1591, supplemental Defense appropriations legislation. (tax provisions) H.R. 2206, supplemental Defense appropriations legislation. (tax provisions) H.R. 2829, fiscal year 2008 Financial Services appropriations bill. (Treasury real estate proposal provisions, restrictions on SEC enforcement of Section 404 for non-accelerated filers)

17. House(s) of Congress and Federal agencies contacted:  
HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE  
Covered Official Position (if applicable): N/A  
Name: BLOCKLIN, PETER L.  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CLAYTON, KENNETH J.  
Covered Official Position (if applicable): N/A  
Name: DAVIES, DIONNE M.  
Covered Official Position (if applicable): N/A  
Name: EARLY, KERRY  
Covered Official Position (if applicable): N/A  
Name: FISHER, DONNA J.  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A  
Name: MILLER, SARAH A.  
Covered Official Position (if applicable): N/A  
Name: MORDI, FRAN  
Covered Official Position (if applicable): N/A  
Name: PIGG, GERALD JOSEPH  
Covered Official Position (if applicable): N/A  
Name: SEYFRIED, LARRY  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A  
Name: SMITH, SHAWN  
Covered Official Position (if applicable): N/A  
Name: SOWERS, SEAVER  
Covered Official Position (if applicable): N/A  
Name: STONER, FLOYD  
Covered Official Position (if applicable): N/A  
Name: YINGLING, EDWARD L.  
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: CPT (one per page)

16. Specific lobbying issues:

S. 1145, the Patent Reform Act of 2007. (all provisions) H.R. 2365, to amend title 35, United States Code, to limit damages and other remedies with respect to patents for tax planning methods. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLEIER, LISA

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: MILLER, SARAH A.

Covered Official Position (if applicable): N/A

Name: PAPAGEORGIOU, PHEOBE

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: EDU (one per page)

16. Specific lobbying issues:

S. 359, the Student Debt Relief Act. (interest rate, lender support, loan guarantee provisions) H.R. 5, the College Student Relief Act of 2007. (interest rate, lender support, loan guarantee provisions) H.R. 2669, the College Cost Reduction Act of 2007. (interest rate, lender support, loan guarantee provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**



Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: ENG (one per page)

16. Specific lobbying issues:

H.R. 6, the Renewable Fuels, Consumer Protection, and Energy Efficiency Act of 2007. (S.Amdt. 1704, tax title provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: FISHER, DONNA J.

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: MORDI, FRAN

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: FIN (one per page)

16. Specific lobbying issues:

H.Con. Res. 140, the Financial Services Diversity Initiative. (all provisions) HR. 323, the Seasoned Customer CTR Exemption Act of 2007. (all provisions) H.R. 698, the Industrial Bank Holding Company Act of 2007. (all provisions) H.R. 755, the Promoting Transparency in Financial Reporting Act of 2007. (all provisions) H.R. 1171, the Money Market Fund Parity Act of 2007. (all provisions) H.R. 1257, the Shareholder Vote on Executive Compensation Act. (all provisions) H.R.1508, the Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act of 2007. (all provisions) H.R. 1537, the Credit Union Regulatory Improvements Act. (all provisions) H.R. 1869, the Communities First Act. (all provisions) H.R. 1967, the Financial Privacy Notice Relief Act of 2007. (all provisions) H.R. 2547, the FDIC Enforcement Enhancement Act. (all provisions) H.R. 2727, the Small Business SOX Compliance Extension Act. (all provisions) Proposals regarding 500-shareholder threshold for SEC registration under Sarbanes-Oxley Act's Section 404. Proposals regarding Elimination of Soft Dollars. S. 869, the Competitive and Open Markets that Protect and Enhance the Treatment of Entrepreneurs Act of 2007. (all provisions) S. 1356, the Industrial Bank Holding Company Act of 2007. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BEHRAM, SEPIDEH

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: FEDDIS, NESSA

Covered Official Position (if applicable): N/A

Name: FISHER, DONNA J.

Covered Official Position (if applicable): N/A

Name: GILMAN, CHARLES

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: MILLER, SARAH A.

Covered Official Position (if applicable): N/A

Name: PAPAGEORGIOU, PHEOBE

Covered Official Position (if applicable): N/A

Name: PARIDON, CHRISTOPHER

Covered Official Position (if applicable): N/A

Name: RIESE, RICHARD

Covered Official Position (if applicable): N/A

Name: SEYFRIED, LARRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SHAPIRO, ANDREW

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: SOWERS, SEAVER

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: TENHUNFELD, MARK

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: GAM (one per page)

16. Specific lobbying issues:

H.R. 2046, the Internet Gambling Regulation and Enforcement Act of 2007. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE  
Covered Official Position (if applicable): N/A  
Name: BALLENTINE, JAMES  
Covered Official Position (if applicable): N/A  
Name: BEHRAM, SEPIDEH  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CLARK, JAMES  
Covered Official Position (if applicable): N/A  
Name: EARLY, KERRY  
Covered Official Position (if applicable): N/A  
Name: FEDDIS, NESSA  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A  
Name: PARIDON, CHRISTOPHER  
Covered Official Position (if applicable): N/A  
Name: RIESE, RICHARD  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A  
Name: SMITH, SHAWN  
Covered Official Position (if applicable): N/A  
Name: STONER, FLOYD  
Covered Official Position (if applicable): N/A  
Name: YINGLING, EDWARD L.  
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: GOV (one per page)

16. Specific lobbying issues:

H.Res. 6, the Ethics Reform Resolution. (lobbying disclosure, grassroots advocacy provisions) H.R. 964, the Securely Protect Yourself Against Cyber Trespass Act. (analysis) H.R. 1427, the Federal Housing Finance Reform Act of 2007. (all provisions) H.R. 1852, the Expanding American Homeownership Act of 2007. (all provisions) H.R. 2316, the Honest Leadership and Open Government Act of 2007. (all provisions) H.R. 2317, the Lobbying Transparency Act of 2007. (enhanced disclosure provisions) S. 1, the Ethics Reform Bill. (lobbying disclosure, grassroots advocacy provisions) S. 1100, the Federal Housing Finance Reform Act of 2007. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: JOHNSON, WILLIAM DOUGLAS

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: HOM (one per page)

16. Specific lobbying issues:

S. 4, the Improving America's Security Act of 2007. (critical infrastructure protection and private-sector preparedness provisions) H.R. 1, the Improving America's Security Act of 2007. (critical infrastructure protection and private-sector preparedness provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE

Covered Official Position (if applicable): N/A

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: CLAYTON, KENNETH J.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: JOHNSON, WILLIAM DOUGLAS

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: INS (one per page)

16. Specific lobbying issues:

S. 40, the National Insurance Act. (all provisions) S. 926, the Policyholder Disaster Protection Act of 2007. (allowing insurance companies to make tax deductible contributions to a tax-exempt policyholder disaster protection fund) S. 928, the Homeowners Protection Act of 2007. (creating a federal backstop for state natural catastrophe insurance programs) S. 929, the Nonadmitted and Reinsurance Reform Act. (all provisions) S. 930, the Hurricane and Tornado Mitigation Investment Act of 2007. (all provisions) S. 931, the National Hurricane Research Initiative Act of 2007. (all provisions) H.R. 1065, the Nonadmitted and Reinsurance Reform Act. (all provisions) H.R. 1682, the Flood Insurance Reform and Modernization Act of 2007. (all provisions) H.R. 1787, the Catastrophe Savings Accounts Act of 2007. (all provisions) H.R. 2761, the Extension of the Terrorism Risk Insurance Act. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: PIGG, GERALD JOSEPH

Covered Official Position (if applicable): N/A

Name: RIESE, RICHARD

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SHAPIRO, ANDREW

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: LAW (one per page)

16. Specific lobbying issues:

S. 239, the Notification of Risk to Personal Data Act of 2007. (all provisions) S. 495, the Personal Data Privacy and Security Act of 2007. (all provisions) S. 618, the Insurance Industry Competition Act of 2007. (all provisions) S. 1178, the Identity Theft Prevention Act. S. 1202, the Personal Data Protection Act of 2007. (all provisions) S. 1260, the Data Security Act of 2007. (all provisions) H.R. 837, the Internet Stopping Adults Facilitating the Exploitation of Today's Youth Act (SAFETY) of 2007. (provisions concerning use of the electronic payments system) H.R. 948, the Social Security Number Protection Act. (all provisions) H.R. 958, the Data Accountability and Trust Act. (all provisions) H.R. 964, the Securely Protect Yourself Against Cyber Trespass Act. (all provisions) H.R. 1525, the Internet Spyware (I-SPY) Prevention Act of 2007. (all provisions) H.R. 2568, the Credit Agencies Identity Theft Responsibilities Act. (all provisions) H.R. 3046, the Social Security Number Privacy and Identity Theft Protection Act of 2007.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE  
Covered Official Position (if applicable): N/A  
Name: BALLENTINE, JAMES  
Covered Official Position (if applicable): N/A  
Name: BEHRAM, SEPIDEH  
Covered Official Position (if applicable): N/A  
Name: BLOCKLIN, PETER L.  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CLARK, JAMES  
Covered Official Position (if applicable): N/A  
Name: CLAYTON, KENNETH J.  
Covered Official Position (if applicable): N/A  
Name: DAVIES, DIONNE M.  
Covered Official Position (if applicable): N/A  
Name: EARLY, KERRY  
Covered Official Position (if applicable): N/A  
Name: FEDDIS, NESSA  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A  
Name: PARIDON, CHRISTOPHER  
Covered Official Position (if applicable): N/A  
Name: RIESE, RICHARD  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A  
Name: SHAPIRO, ANDREW  
Covered Official Position (if applicable): N/A  
Name: SMITH, SHAWN  
Covered Official Position (if applicable): N/A  
Name: STONER, FLOYD  
Covered Official Position (if applicable): N/A  
Name: YINGLING, EDWARD L.  
Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**



Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: LBR (one per page)

16. Specific lobbying issues:

S. 1843, the Fair Pay Restoration Act. H.R. 2831, the Lilly Ledbetter Fair Pay Act of 2007.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: NASER, CRISTEENA

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: RET (one per page)

16. Specific lobbying issues:

S. 1141, the Automatic IRA Act of 2007. (all provisions) H.R. 2167, the Automatic IRA Act of 2007. (all provisions) Pension Protection Act Implementation. 401(K) Fee Transparency.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLEIER, LISA

Covered Official Position (if applicable): N/A

Name: MILLER, SARAH A.

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: SMB (one per page)

16. Specific lobbying issues:

H.R. 1332, the Small Business Lending Improvements Act of 2007. (all provisions) Small Business Administration (SBA) proposal to reduce the 7(a) loan program's annual fee.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES

SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BALLENTINE, JAMES

Covered Official Position (if applicable): N/A

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: CLARK, JAMES

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: EARLY, KERRY

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

## LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TAX (one per page)

16. Specific lobbying issues:

S. 2, the Fair Minimum Wage Act of 2007. (tax provisions) S. 601, the Simplification Through Additional Reporting Tax Act of 2007. S. 777, to repeal the imposition of withholding on certain payments made to vendors by government entities. S. 819, the Public Good IRA Rollover Act of 2007 - Amends the Internal Revenue Code to exclude from gross income distributions from individual retirement accounts for certain charitable purposes. S. 940, to amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income. (all provisions) S. 1624, A bill to amend the Internal Revenue Code of 1986 to provide that the exception from the treatment of publicly traded partnerships as corporations for partnerships with passive-type income shall not apply to partnerships directly or indirectly deriving income from providing investment adviser and related asset management services. (all provisions) S. 1726, the Business Activity Tax Simplification Act. (all provisions) H.R. 6, the Renewable Fuels, Consumer Protection, and Energy Efficiency Act of 2007. (S.Amdt. 1704, tax title provisions) H.R. 976, the Small Business Tax Relief Act of 2007. (all provisions) H.R. 1419, the Public Good IRA Rollover Act or 2007 - Amends the Internal Revenue Code to exclude from gross income distributions from individual retirement accounts for certain charitable purposes. H.R. 1509, to amend the Internal Revenue Code of 1986 to permanently extend the subpart F exemption for active financing income. (all provisions) H.R. 1677, the Taxpayer Protection Act of 2007. (refund anticipation loan provisions) H.R. 1023, to repeal the impositions of withholding on certain payments made to vendors by government entities. H.R. 2370, to amend the Internal Revenue Code of 1986 to provide for the establishment of financial security accounts for the care of family members with disabilities. H.R. 2834, to amend the Internal Revenue Code of 1986 to treat income received by partners for performing investment management services as ordinary income received for the performance of services. Draft legislation on Basis Reporting. Credit Card Information Reporting. Codification of the Economic Substance Doctrine.

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: ABERNATHY, WAYNE  
Covered Official Position (if applicable): N/A  
Name: BALLENTINE, JAMES  
Covered Official Position (if applicable): N/A  
Name: BLEIER, LISA  
Covered Official Position (if applicable): N/A  
Name: BLOCKLIN, PETER L.  
Covered Official Position (if applicable): N/A  
Name: BOGER, WILLIAM  
Covered Official Position (if applicable): N/A  
Name: CLARK, JAMES  
Covered Official Position (if applicable): N/A  
Name: CLAYTON, KENNETH J.  
Covered Official Position (if applicable): N/A  
Name: DAVIES, DIONNE M.  
Covered Official Position (if applicable): N/A  
Name: FISHER, DONNA J.  
Covered Official Position (if applicable): N/A  
Name: MCDOWELL, CARTER  
Covered Official Position (if applicable): N/A  
Name: MILLER, SARAH A.  
Covered Official Position (if applicable): N/A  
Name: MORDI, FRAN  
Covered Official Position (if applicable): N/A  
Name: NASER, CRISTEENA  
Covered Official Position (if applicable): N/A  
Name: PAPAGEORGIOU, PHEOBE  
Covered Official Position (if applicable): N/A  
Name: SEYFRIED, LARRY  
Covered Official Position (if applicable): N/A  
Name: SHANNON, DEBORAH L.  
Covered Official Position (if applicable): N/A

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

Name: SHAPIRO, ANDREW

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

### LOBBYING ACTIVITY

Select as many codes as necessary to reflect the general issue areas in which the registrant engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code, provide information as requested. Attach additional page(s) as needed.

15. General issue area code: TRD (one per page)

16. Specific lobbying issues:

S. 1610, the Foreign Investment and National Security Act of 2007. (all provisions) H.R. 556, the Foreign Investment and National Security Act of 2007. (all provisions)

17. House(s) of Congress and Federal agencies contacted:

HOUSE OF REPRESENTATIVES  
SENATE

18. Name of each individual who acted as a lobbyist in this issue area:

Name: BLOCKLIN, PETER L.

Covered Official Position (if applicable): N/A

Name: BOGER, WILLIAM

Covered Official Position (if applicable): N/A

Name: DAVIES, DIONNE M.

Covered Official Position (if applicable): N/A

Name: MCDOWELL, CARTER

Covered Official Position (if applicable): N/A

Name: SHANNON, DEBORAH L.

Covered Official Position (if applicable): N/A

Name: SMITH, SHAWN

Covered Official Position (if applicable): N/A

Name: STONER, FLOYD

Covered Official Position (if applicable): N/A

Name: YINGLING, EDWARD L.

Covered Official Position (if applicable): N/A

19. Interest of each foreign entity in the specific issues listed on line 16 above. **None**

Signature: ON FILE Date: Aug 13, 2007

Printed Name and Title: C. DAWN CAUSEY, GENERAL COUNSEL -

Registrant Name: AMERICAN BANKERS ASSN Client Name: Self

**Information Update Page:**

**Complete ONLY where registration information has changed.**

**LOBBYIST UPDATE**

**23. Name of each previously reported individual who is NO LONGER expected to act as a lobbyist for the client**

**ISSUE UPDATE**

**24. General lobbying issues previously reported that NO LONGER pertain**

**AFFILIATED ORGANIZATIONS**

**25. Add the following organization(s)**

**26. Name of each previously reported organization that is NO LONGER affiliated with the registrant or client**

**FOREIGN ENTITIES**

**27. Add the following foreign entities**

**28. Name of each previously reported foreign entity the NO LONGER owns, OR controls, OR is affiliated with the registrant, client or affiliated organization**

Signature: ON FILE      Date: Aug 13, 2007

Printed Name and Title: -